

Amendments to the Claims:

1. (currently amended) A **computerized** method for tracking accounts, comprising:
 - a) receiving a baseline status of an account from an account database;
 - b) retrieving an updated status of the account from an account database after a predetermined period;
 - c) comparing the baseline status to the updated status, wherein the comparing operation is performed using a processor; and
 - d) generating an account metric based on the step (c) of comparing, the account metric including a weighting according to at least a change in level of currency of the account, wherein the generating operation is performed using the processor.
2. (original) The method of claim 1, wherein the step (d) of generating comprises a step e) of multiplying an account balance by the change in level of currency of the account.
3. (original) The method of claim 1, wherein the change in level of currency of the account comprises monthly buckets designating a number of months behind current for the account.
4. (original) The method of claim 1, wherein the step (d) of generating comprises a step f) of multiplying an account balance by a risk rating.
5. (original) The method of claim 1, wherein the step (d) of generating comprises a step g) of multiplying an account balance by an outcome rating.
6. (original) The method of claim 1, wherein the account comprises a financial account.
7. (original) The method of claim 6, wherein the financial account comprises a credit account.
8. (original) The method in claim 7, wherein the credit account comprises a revolving credit account.

9. (original) The method in claim 6, wherein the credit account comprises a mortgage account.
10. (previously presented) The method in claim 1, wherein the account is managed by an agent, further comprising a step of h) assigning a score to the agent according to the account metric, wherein the assigning operation is performed using the processor.
11. (previously presented) The method in claim 1, further comprising a step of i) aggregating the account metric for each of a plurality of accounts to generate an aggregate metric, wherein the aggregating operation is performed using the processor.
12. (original) The method in step 11, wherein the aggregate metric is stored in a database.
13. (original) The method of step 12, wherein the database is interrogatable to generate reports.
14. (previously presented) The method of claim 13, further comprising a step of i) accessing the database and an organizational database through a network interface to generate the reports.
15. (original) The method of claim 14, wherein the reports comprise at least one of agent reports, team reports, group reports, division reports, and corporate reports.
16. (original) The method of claim 1, wherein the predetermined period comprises a period less than a statement period for the account.
17. (original) The method of claim 16, wherein the account comprises a revolving credit account and the predetermined period comprises less than 15 days.

18. (original) The method of claim 1, further comprising a step k) presenting a network interface to view the account metric.
19. (original) The method of claim 18, wherein the network interface comprises a Web page.
20. (previously presented) A system for tracking accounts, comprising:
an interface to a data source transmitting a baseline status of an account and an updated status of the account after a predetermined period;
a processor, communicating with the interface, the processor comparing the baseline status to the updated status and generating an account metric based on the comparing, the account metric including a weighting according to at least a change in level of currency of the account.
21. (original) The system of claim 20, wherein the generating comprises multiplying an account balance by the change in level of currency of the account.
22. (original) The system of claim 20, wherein the change in level of currency of the account comprises monthly buckets designating a number of months behind current for the account.
23. (original) The system of claim 20, wherein the generating comprises multiplying an account balance by a risk rating.
24. (original) The system of claim 20, wherein the generating comprises multiplying an account balance by an outcome rating.
25. (original) The system of claim 20, wherein the account comprises a financial account.

26. (original) The system of claim 25, wherein the financial account comprises a credit account.
27. (original) The system of claim 26, wherein the credit account comprises a revolving credit account.
28. (original) The system of claim 25, wherein the credit account comprises a mortgage account.
29. (original) The system of claim 20, wherein the account is managed by an agent, and the agent is assigned a score according to the account metric.
30. (original) The system of claim 20, wherein the processor generates an aggregate metric by aggregating the account metric for each of a plurality of accounts to generate the aggregate metric.
31. (original) The system of step 30, further comprising a database storing the aggregate metric.
32. (original) The system of claim 31, wherein the database is interrogatable to generate reports.
33. (original) The system of claim 32, further comprising an interface to an organizational database, the processor communicating with the database and the organizational database to generate the reports.
34. (original) The system of claim 32, wherein the reports comprise at least one of agent reports, team reports, group reports, division reports, and corporate reports.
35. (original) The system of claim 20, wherein the predetermined period comprises a period less than a statement period for the account.

36. (original) The system of claim 35, wherein the account comprises a revolving credit account and the predetermined period comprises less than 15 days.
37. (original) The system of claim 20, further comprising a network interface to view the account metric.
38. (original) The system of claim 37, wherein the network interface comprises a Web page.
39. (new) A computerized method for tracking accounts, comprising:
- a) receiving a baseline status of an account from an account database;
 - b) retrieving an updated status of the account from an account database after a predetermined period;
 - c) comparing the baseline status to the updated status, wherein the comparing operation is performed using a processor; and
 - d) generating an account metric based on the step (c) of comparing, the account metric including a weighting according to at least a change in level of delinquency of the account, wherein the generating operation is performed using the processor.
40. (new) The method of claim 39, wherein the step (d) of generating comprises a step e) of multiplying an account balance by the change in level of currency of the account.
41. (new) The method of claim 39, wherein the change in level of currency of the account comprises monthly buckets designating a number of months behind current for the account.
42. (new) The method of claim 39, wherein the step (d) of generating comprises a step f) of multiplying an account balance by a risk rating.
43. (new) The method of claim 39, wherein the step (d) of generating comprises a step g) of multiplying an account balance by an outcome rating.

44. (new) The method of claim 39, wherein the account comprises a financial account.
45. (new) The method of claim 44, wherein the financial account comprises a credit account.
46. (new) The method in claim 45, wherein the credit account comprises a revolving credit account.
47. (new) The method in claim 44, wherein the credit account comprises a mortgage account.
48. (new) The method in claim 39, wherein the account is managed by an agent, further comprising a step of h) assigning a score to the agent according to the account metric, wherein the assigning operation is performed using the processor.
49. (new) The method in claim 39, further comprising a step of i) aggregating the account metric for each of a plurality of accounts to generate an aggregate metric, wherein the aggregating operation is performed using the processor.
50. (new) The method in step 49, wherein the aggregate metric is stored in a database.
51. (new) The method of step 50, wherein the database is interrogatable to generate reports.
52. (new) The method of claim 51, further comprising a step of i) accessing the database and an organizational database through a network interface to generate the reports.
53. (new) The method of claim 52, wherein the reports comprise at least one of agent reports, team reports, group reports, division reports, and corporate reports.

54. (new) The method of claim 39, wherein the predetermined period comprises a period less than a statement period for the account.
55. (new) The method of claim 54, wherein the account comprises a revolving credit account and the predetermined period comprises less than 15 days.
56. (new) The method of claim 39, further comprising a step k) presenting a network interface to view the account metric.
57. (new) The method of claim 56, wherein the network interface comprises a Web page.
58. (new) A system for tracking accounts, comprising:
an interface to a data source transmitting a baseline status of an account and an updated status of the account after a predetermined period;
a processor, communicating with the interface, the processor comparing the baseline status to the updated status and generating an account metric based on the comparing, the account metric including a weighting according to at least a change in level of delinquency of the account.
59. (new) The system of claim 58, wherein the generating comprises multiplying an account balance by the change in level of delinquency of the account.
60. (new) The system of claim 58, wherein the change in level of delinquency of the account comprises monthly buckets designating a number of months behind current for the account.
61. (new) The system of claim 58, wherein the generating comprises multiplying an account balance by a risk rating.

62. (new) The system of claim 58, wherein the generating comprises multiplying an account balance by an outcome rating.
63. (new) The system of claim 58, wherein the account comprises a financial account.
64. (new) The system of claim 63, wherein the financial account comprises a credit account.
65. (new) The system of claim 64, wherein the credit account comprises a revolving credit account.
66. (new) The system of claim 63, wherein the credit account comprises a mortgage account.
67. (new) The system of claim 58, wherein the account is managed by an agent, and the agent is assigned a score according to the account metric.
68. (new) The system of claim 58, wherein the processor generates an aggregate metric by aggregating the account metric for each of a plurality of accounts to generate the aggregate metric.
69. (new) The system of step 68, further comprising a database storing the aggregate metric.
70. (new) The system of claim 69, wherein the database is interrogatable to generate reports.
71. (new) The system of claim 70, further comprising an interface to an organizational database, the processor communicating with the database and the organizational database to generate the reports.

72. (new) The system of claim 70, wherein the reports comprise at least one of agent reports, team reports, group reports, division reports, and corporate reports.

73. (new) The system of claim 58, wherein the predetermined period comprises a period less than a statement period for the account.

74. (new) The system of claim 73, wherein the account comprises a revolving credit account and the predetermined period comprises less than 15 days.

75. (new) The system of claim 58, further comprising a network interface to view the account metric.

76. (new) The system of claim 75, wherein the network interface comprises a Web page.